



# EVIDENCE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)  
01/05/2018

THIS EVIDENCE OF PROPERTY INSURANCE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE ADDITIONAL INTEREST NAMED BELOW. THIS EVIDENCE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS EVIDENCE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE ADDITIONAL INTEREST.

AGENCY <b>Bonek Agency, Inc.</b> PO Box 278 Suttons Bay, MI 49682-0278 Christopher E. Branson C.I.C.		PHONE (A/C, No., Ext): <b>231-271-3623</b>	COMPANY <b>Michigan Insurance Company</b> 1700 E Beltline NE Ste 100 Grand Rapids, MI 49525	
FAX (A/C, No.): <b>231-271-6189</b>	E-MAIL ADDRESS:			
CODE: <b>5800000</b>	SUB CODE:			
AGENCY CUSTOMER ID #: <b>KILWI-1</b>		LOAN NUMBER		POLICY NUMBER <b>BOJ 8986544</b>
INSURED  <b>Kilwin's of Traverse City</b> <b>BRIMAR1, Inc.</b> <b>129 E Front St.</b> <b>Traverse City, MI 49684</b>		EFFECTIVE DATE <b>03/22/17</b>	EXPIRATION DATE <b>03/22/18</b>	<input type="checkbox"/> CONTINUED UNTIL TERMINATED IF CHECKED
THIS REPLACES PRIOR EVIDENCE DATED:				

### PROPERTY INFORMATION

LOCATION/DESCRIPTION <b>129 E Front St</b> <b>Traverse City, MI 49684</b>
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THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS EVIDENCE OF PROPERTY INSURANCE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

### COVERAGE INFORMATION

COVERAGE / PERILS / FORMS	AMOUNT OF INSURANCE	DEDUCTIBLE
BUSINESS PERSONAL PROPERTY	594,600	5,000
EQUIPMENT BREAKDOWN	INCLUDED	5,000
BUSINESS INCOME & EXTRA EXPENSE	INCLUDED	0 HOURS
ACTUAL LOSS SUSTAINED 12 MONTHS		
SPOILAGE, BREAKDOWN/CONTAMINATION/POWER OUTAGE	50,000	500
SPECIAL FORM, REPLACEMENT COST		

### REMARKS (Including Special Conditions)

30 day notice of cancellation or non-renewal will be provided to Kilwins Chocolates Franchise Inc and Kilwins Quality Confections Inc.

### CANCELLATION

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.

### ADDITIONAL INTEREST

NAME AND ADDRESS  <b>Kilwins Chocolates Franchise Inc &amp; Kilwins Quality Confecti</b> <b>1050 Bay View Rd</b> <b>Petoskey, MI 49770</b>	MORTGAGEE	ADDITIONAL INSURED
	LOSS PAYEE	
LOAN #		
AUTHORIZED REPRESENTATIVE 		